

Information to identify the case:

Debtor 1	<u>Nancy M. Krimm</u>	Social Security number or ITIN	xxx-xx-1894
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number:	18-17590-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nancy M. Krimm

6/8/22

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Nancy M. Krimm
Debtor

Case No. 18-17590-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jun 08, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2022:

Recip ID	Recipient Name and Address
db	#+ Nancy M. Krimm, 601 E. Academy Street, Clayton, NJ 08312-1529
aty	+ D Todd Mathews, The Gori Law Firm, 156 Main Street, Edwardsville, IL 62025-1902
517478319	+ ATIRACredit, TMG Financial Srevices, PO Box 14542, Des Moines, IA 50306-3542
517458014	ATIRACredit Mastercard, PO Box 10415, Des Moines, IA 50306-0415
517458012	Ally Capital Corp., PO BOx 380909, Minneapolis, MN 55438-0909
517458016	+ Borough of Clayton, 125 N. Delsea Drive, Clayton, NJ 08312-1698
517458018	Champion Mortgage, PO Box 619093, Dallas, TX 75261-9093
517458020	Fulton Bank of NJ, PO Box 790408, Saint Louis, MO 63179-0408
517458025	TMG Financial Services, 1600 NW 118th St, Des Moines, IA 50325

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 08 2022 20:48:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jun 08 2022 20:48:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Jun 09 2022 00:43:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517472430	EDI: GMACFS.COM	Jun 09 2022 00:43:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
517458013	^ MEBN	Jun 08 2022 20:44:24	American Coradius Int'l, LLC, 2420 Sweet Home Road, Suite 150, Amherst, NY 14228-2244
517458015	Email/Text: bankruptcy@pepcoholdings.com	Jun 08 2022 20:48:00	Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
517458017	+ EDI: CAPONEAUTO.COM	Jun 09 2022 00:43:00	Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407
517521031	+ EDI: AISACG.COM	Jun 09 2022 00:43:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
517469764	+ EDI: AISACG.COM	Jun 09 2022 00:43:00	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

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517458019	EDI: WFNNB.COM	Jun 09 2022 00:43:00	Comenity - HSN, PO Box 183043, Columbus, OH 43218-3043
517458021	Email/Text: assetrecovery@jerseyshorefcu.org	Jun 08 2022 20:48:00	Jersey Shore FCU, 1434 New Road, Northfield, NJ 08225
517601944	Email/PDF: resurgentbknotifications@resurgent.com	Jun 08 2022 20:49:17	LVNV Funding, LLC its successors and assigns as, assignee of U.S. Bank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517458023	Email/Text: nsm_bk_notices@mrcooper.com	Jun 08 2022 20:48:00	Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741
517612374	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 08 2022 20:48:00	NATIONSTAR MORTGAGE LLC, CHAMPION MORTGAGE COMPANY, 8950 Cypress Waters Blvd., Coppell TX 75019-4620
517494412	+ Email/Text: RASEBN@raslg.com	Jun 08 2022 20:48:00	Nationstar Mortgage, LLC, ROBERTSON, ANSCHUTZ & SCHNEID, P.L., 6409 Congress Ave, Suite # 100, Boca Raton Fl. 33487-2853
517517453	EDI: AGFINANCE.COM	Jun 09 2022 00:43:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
517458024	EDI: AGFINANCE.COM	Jun 09 2022 00:43:00	One Main Financial, Attn: Bankruptcy Department, PO Box 6042, Sioux Falls, SD 57117-6042
517564364	EDI: PRA.COM	Jun 09 2022 00:43:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517564365	EDI: PRA.COM	Jun 09 2022 00:43:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517597684	EDI: Q3G.COM	Jun 09 2022 00:43:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517594793	+ EDI: AIS.COM	Jun 09 2022 00:43:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517458026	Email/Text: edinkel@vikingservice.com	Jun 08 2022 20:49:00	Viking Client Services, PO BOx 59207, Minneapolis, MN 55459-0207

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Nationstar Mortgage LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave.suite # 100, Boca Raton, FL 33487-2853
517458022	##+	KML Law Group, PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2022 at the address(es) listed below:

Name	Email Address
Harold N. Kaplan	on behalf of Creditor Nationstar Mortgage LLC D/B/A Champion Mortgage Company hkaplan@rasnj.com informationathnk@aol.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jason Brett Schwartz	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. jschwartz@mesterschwartz.com
Justin Plean	on behalf of Creditor Nationstar Mortgage LLC D/B/A Champion Mortgage Company jplean@raslg.com bkyecf@rasflaw.com;ras@ecf.courtdrive.com
Laura M. Egerman	on behalf of Creditor Nationstar Mortgage LLC bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com
Rebecca Ann Solarz	on behalf of Creditor Nationstar HECM Acquisition Trust 2015-1 Wilmington Savings Fund Society, FSB, not individually, but solely as trustee rsolarz@kmlawgroup.com
Richard S. Hoffman, Jr.	on behalf of Debtor Nancy M. Krimm rshoffman@hoffmandimuzio.com jvillone@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com
Sindi Mncina	on behalf of Creditor Nationstar Mortgage LLC D/B/A Champion Mortgage Company smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10